

FIG. 1

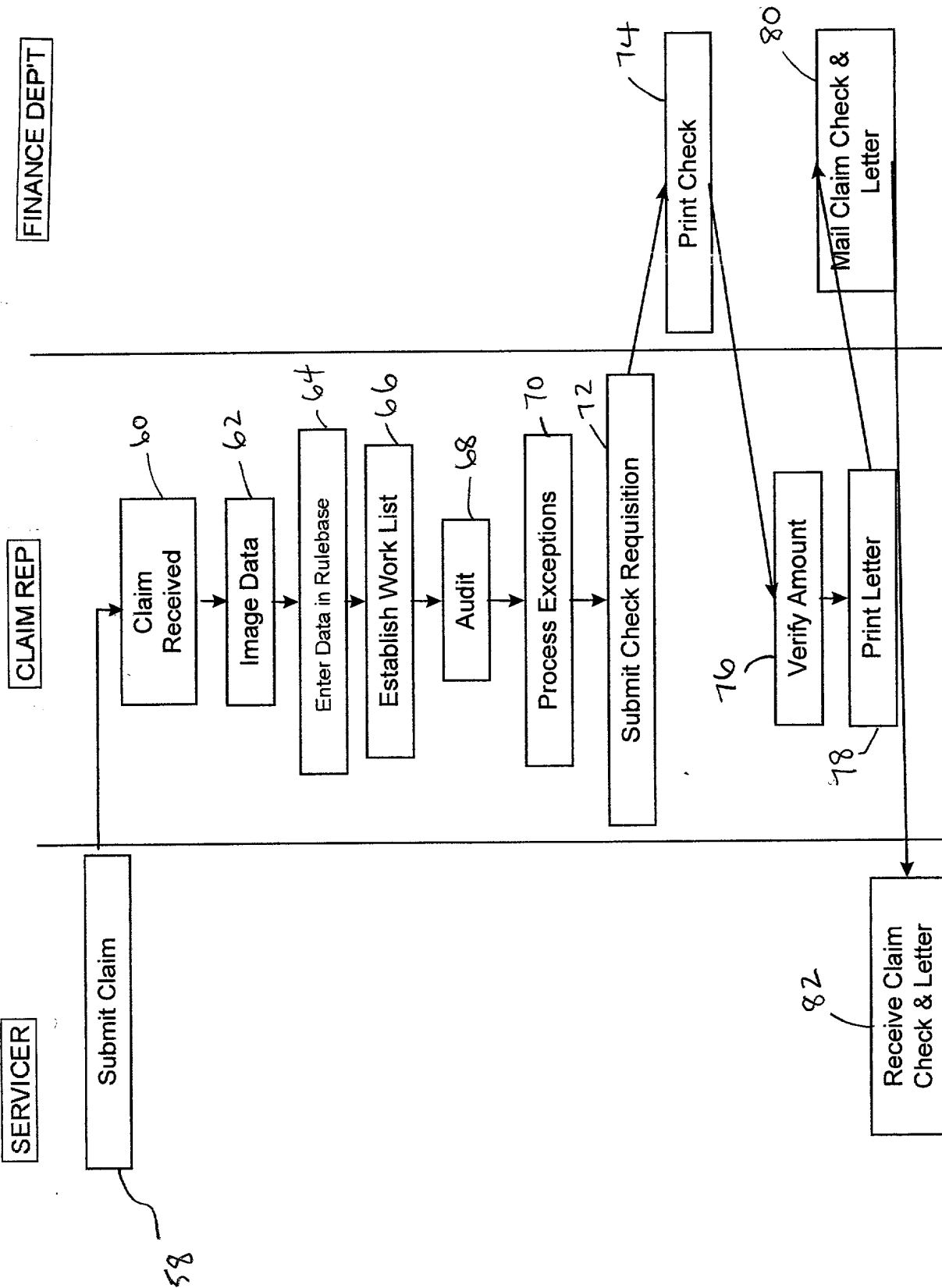


FIG. 2
(PRIOR ART)

FIG. 3

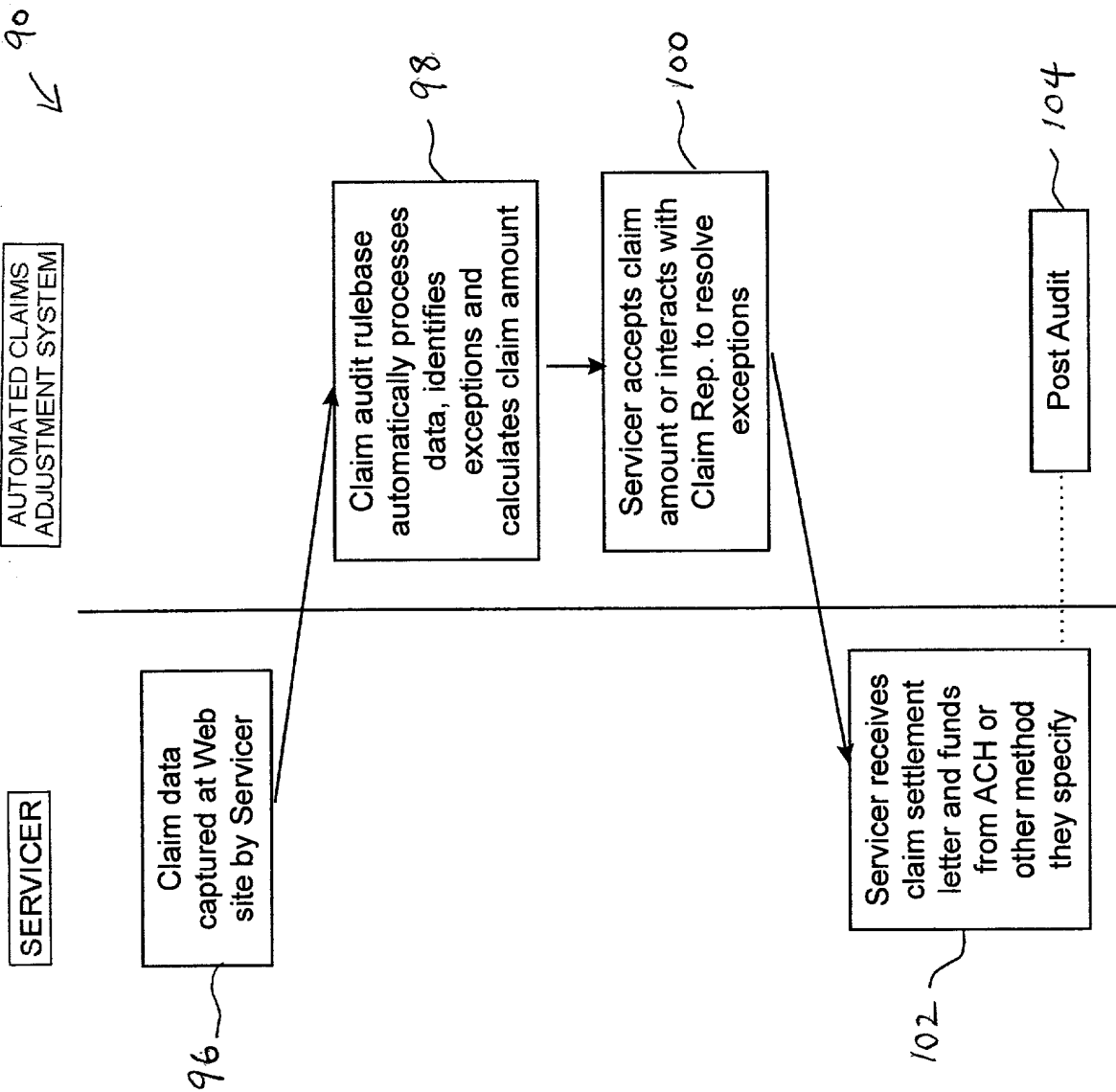


FIG. 3

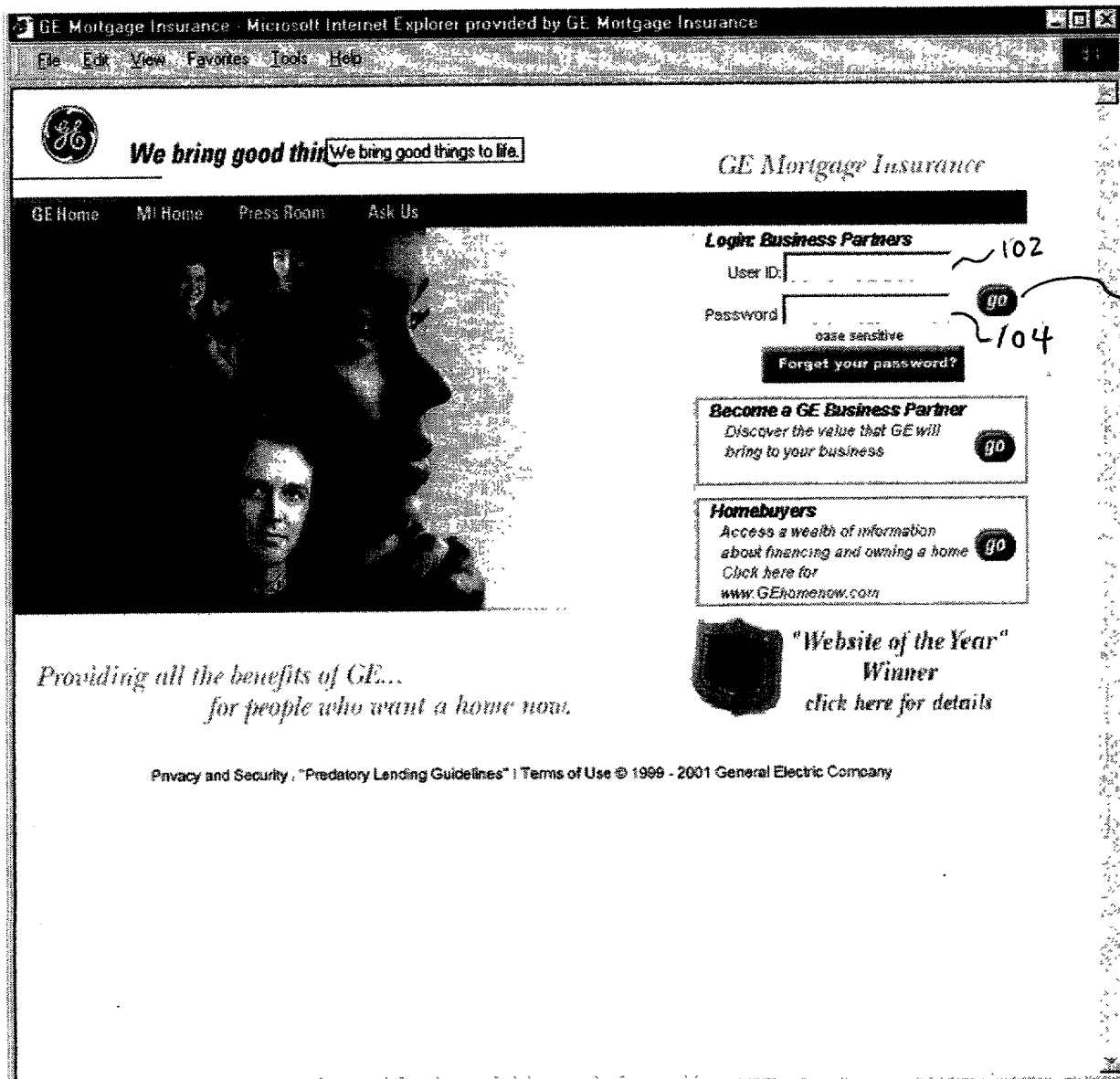


FIG. 4

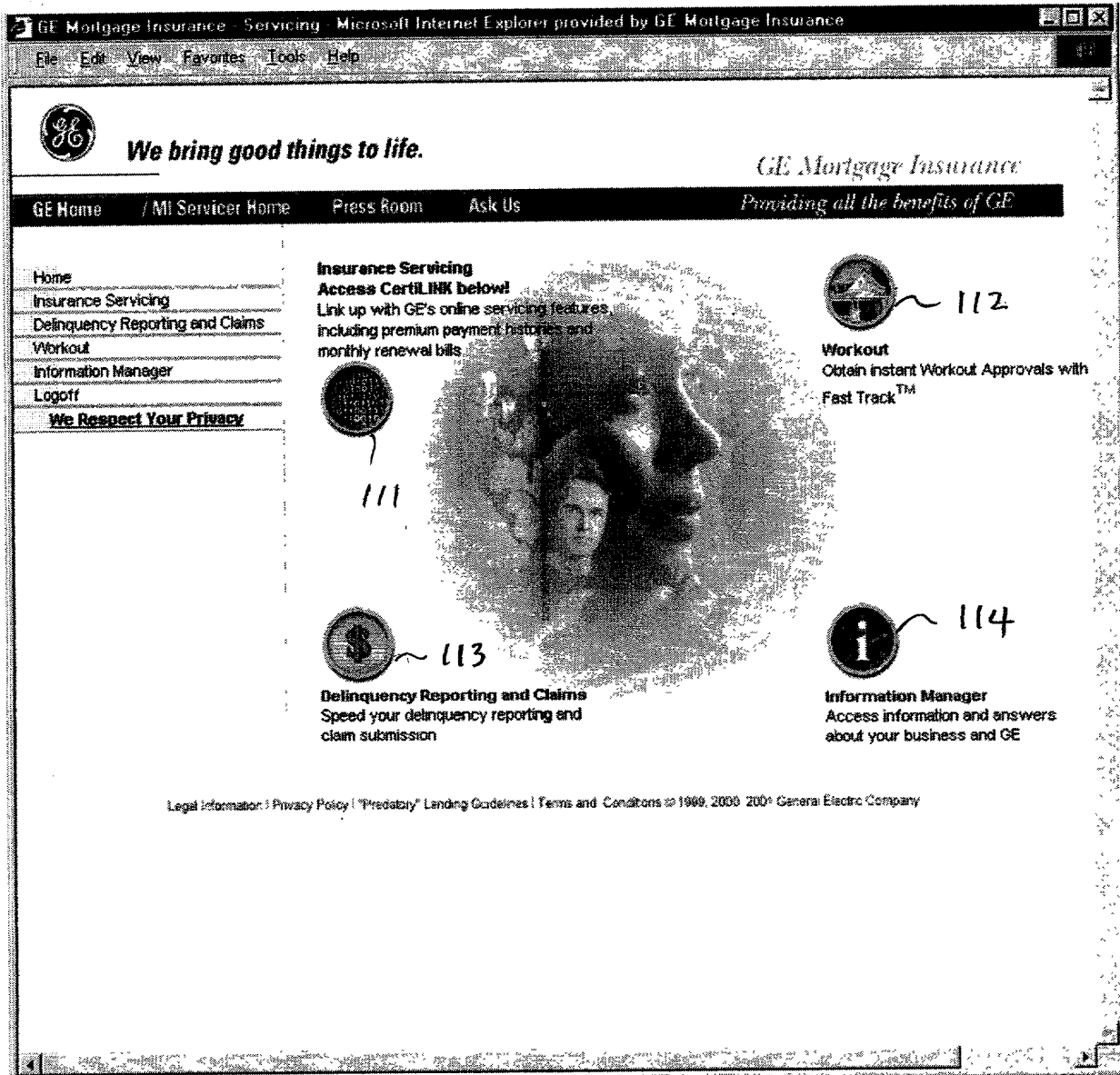


FIG. 5

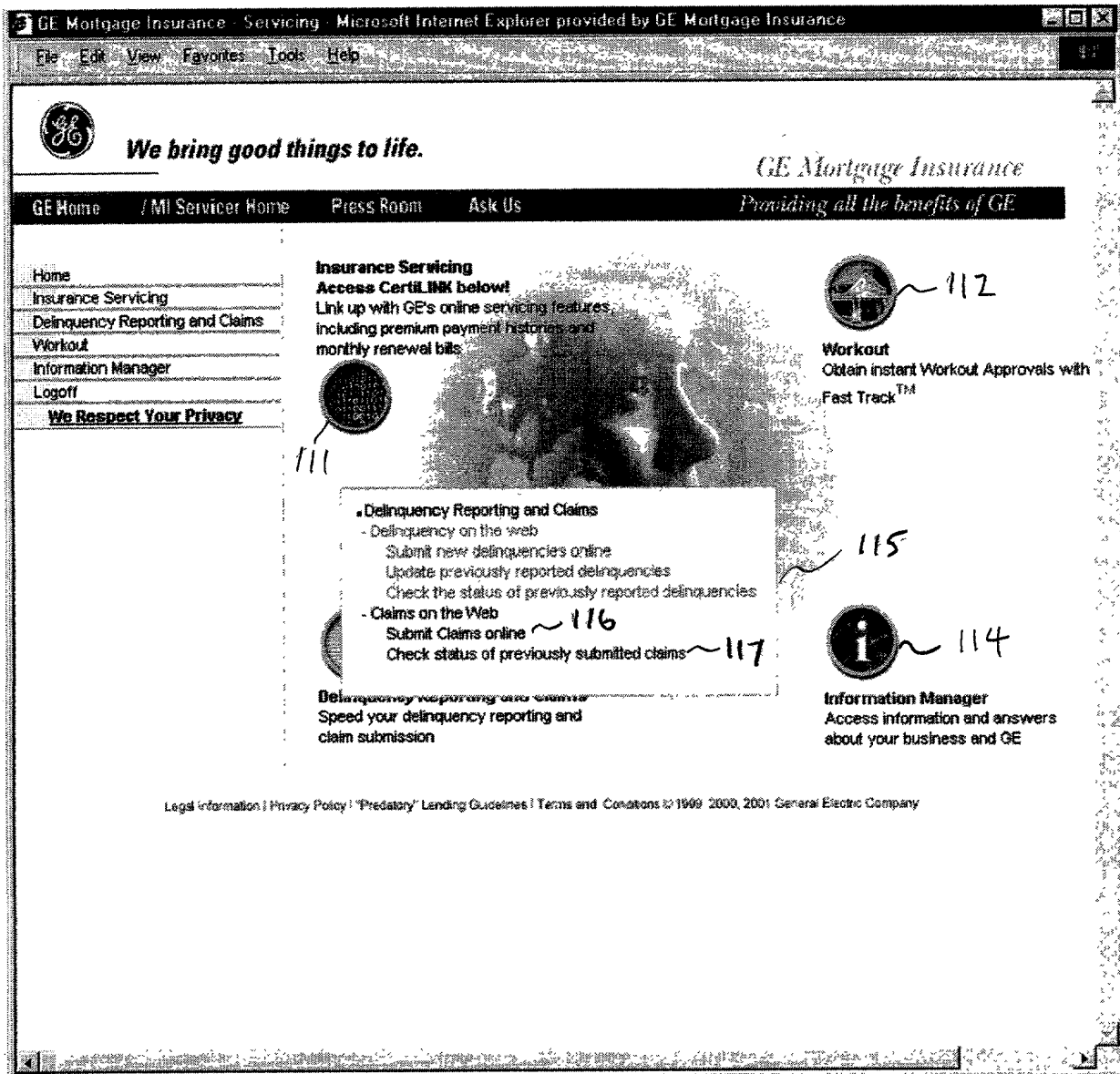


FIG. 6



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GE Mortgage Insurance

120

Claims on the Web - Claim Status

View Claim Status

Submit New Claim

122

Welcome to Claims on the Web, Patt!

124 Contact GE Claim Rep

126 Help

130 Logoff

☒ Individual claim

Certificate Number:

☐ Claims submitted

Optional

☐ Claims audited and scheduled for payment

Start Date:

04/10/2001

☐ Claims pending additional information

End Date:

☐ Claims settled

Claim Type:

All

Submitter ID:

Service Org:

B22222

Investor Code:

Initials:

GPK

124 -

124


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FIG. 7

140

Claims on the Web - Coverage Validation - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 **We bring good things to life.** *GE Mortgage Insurance*

Claims on the Web - Coverage Validation

Enter one of the following criteria to search for coverage.

View Claim Status

Submit New Claim

Contact GE Claim Rep

Administration

Desktop
Expense
Financials
State Detail
All Claims
Find Claims

Help

Logoff

Certificate Number: - OR -

Loan Number: - OR -

Social Security Number: - OR -

Borrower Last Name: } 148

Borrower First Name:

~150


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FIG. 8

152

Claims on the Web - Property Verification Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 **We bring good things to life.** *GE Mortgage Insurance*

Claims on the Web - Property Verification

Please verify the information below. If the data is correct, click the 'Verify and Continue' button to continue to the Claim for Loss Form. If there is a discrepancy, either return to the previous screen and change your search criteria or Contact GE.

Loan Number: 123456
 Certificate Number: 1234567890
 % Coverage: 30
 Claim Type: Initial
 Social Security Number: 111111111
 Borrower Name: Joe Smith
 Property Address: 123 Anywhere Street
 City: Raleigh
 State: NC
 Zip: 27615

View Claim Status
 Submit New Claim
 Contact GE Claim Rep
 Administration
 Help
 Logoff

Previous Screen Pay Hold Acquire **Verify and Continue**


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FIG. 9

160

Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 **We bring good things to life.** *GE Mortgage Insurance*

Claims on the Web - Submit Claim

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claim Rep](#) | [Help](#) | [Logout](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

1. Insurance Type: Primary		2. Claim Type: Initial <u>172</u>	
3. Mortgage Insurance Company Name: GE Mortgage Insurance Corporation		4. Date Claim Submitted: 10/29/2001	5. Date Claim Received: 10/29/2001
6. Mortgage Insurance Company Address: 6601 Six Forks Road Raleigh NC 27615		7. Mortgage Insurer Telephone Number: (800) 334-9270	
8. Certificate Number: 1234567890		9. Master Policy Number: 0000000000	
10. Borrower Name(s): Joe Smith		11. % Coverage: 30 <u>170</u>	12. Type Coverage: ST
13. Property Address: Street: 123 Anywhere Street City: Raleigh State: NC Zip Code: 27615			
14. Servicer Name: Abc Bank		15. Servicer Loan Number: 123456	
16. Servicer Address: Street: 1000 America Boulevard Suite 300 City: Raleigh State: NC Zip Code: 276151234			
17. Payee: (Choose one)			

162

FIG. 10A

160

Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

17. Payee: (Choose one)

☐ Servicer (same address as above)

☒ Fannie Mae (will be wired directly) Loan Number: 8888888888

☐ Freddie Mac (will be wired directly) Loan Number: _____

☐ Other

Name: _____

Loan Number: _____

Street: _____

City: _____ State: _____ Zip Code: _____

Interest Information [Jump to Top](#) | [Loan Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

18. Unpaid Principal Balance: \$ 46443.00

19. Accumulated Interest:

Note Rate (%)	From Date	To Date	# of Days	Amount
192	188	190		

Note Rate: _____ % From Date: _____ (mm/dd/yyyy) To Date: _____ (mm/dd/yyyy)

- To **Add** a new row, enter the Interest Rate, the From Date, and the To Date and click the **Add** button.
- To **Modify** an existing row,
 - IE users: double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
 - Netscape users: single-click on the row you want to modify and click the **Modify** button. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
- To **Delete** an existing row, single-click on the row you want to delete. The row will be highlighted. Click the **Delete** button.

Accumulated Interest Total \$ 0.00

162

180

198

FIG. 10B

160

Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Expense Information

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

20. Expenses:

Item	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
Abandoned Car Removal	206 (mm/dd/yyyy)	212	214	216	

210

202

208

Add Modify Delete

- To **Add** a new row, enter the Interest Rate, the From Date, and the To Date and click the **Add** button
- To **Modify** an existing row,
 - IE users: double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
 - Netscape users: single-click on the row you want to modify and click the **Modify** button. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
- To **Delete** an existing row, single-click on the row you want to delete. The row will be highlighted. Click the **Delete** button.

200

Attorney's Fees Total: \$0

Hazard Insurance Premiums Total: \$0

Statutory Disbursements Total: \$0

Property Taxes Total: \$0

Property Preservation Costs Total: \$0

Other Disbursements Total: \$0

Expense Total: \$0.00

Deductible Items

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

21. Escrow Account Balance:

(This balance should be positive; expenses paid after default should be listed in the Expense Information section above.)

\$0.00

220

FIG. 10C

160

Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

22. Net Rental Proceeds:	\$	0.00	
23. Pledge Savings, Buydowns, or Other Funds Held for Insured:	\$	0.00	
24. Insurance Proceeds:	\$	0.00	
25. Hazard Insurance Refund:	\$	0.00	
26. Cash Contribution:	\$	0.00	
27. Other Deductions (e.g. unapplied bankruptcy payments, etc.):	\$	0.00	
28. Deductible Items Total	\$	0.00	
29. Total Claim Amount	\$	46,443.00	
30. Less Adjustments (Net Proceeds Received from Sale of Property)	Presale Date:	(mm/dd/yyyy)	\$ 0.00
31. Adjusted Claim Amount			\$ 46,443.00
32. Comments: (Any comments entered here will require a manual review.)			

220

Property Value Information

33. Current Market Value:	\$ 38,000.00	Value Date:	
Service/Investor Value:	\$ 38,000.00	Value Date:	(mm/dd/yyyy)

240

Access Information

34. Is property ☐ vacant ☐ occupied ☒ unknown?

Key to property may be obtained from: _____ Telephone: _____

260

Additional Information

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Bottom](#)

280

1006609-1224

FIG. 10D

160

Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

35. Additional dates

Loan Due Date: 04/01/1999 (mm/dd/yyyy)

Foreclosure Start Date: 05/31/2000 (mm/dd/yyyy)

Foreclosure Sale Date: 09/04/2001 (mm/dd/yyyy)

Lender Acquired Title Date: 09/04/2001 (mm/dd/yyyy)

36. Bankruptcy Dates (most recent first)

Bankruptcy Filed Date: 05/14/1999 (mm/dd/yyyy)

Bankruptcy Discharged Date: (mm/dd/yyyy)

Foreclosure Restart Date: (mm/dd/yyyy)

1. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

2. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

3. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

Claims Authorization and Submission

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#)

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitter's Name: Jane M. Smith

Submitter's Title/Department: Claims Specialist

Contact Name: Jane M. Smith

Contact Phone: (555) 555-1212

Contact Email: jane.m.smith@abcbank.com

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

The following statement applies to insured parties residing in and to those who make claims with respect to insured loans secured by properties located in New Jersey: ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO FRAUD ANY INSURANCE COMPANY OR OTHER PERSON PRESENTS AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE

280


300

FIG. 10E

320

Claims on the Web - Audit Results - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help



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GE Mortgage Insurance

View Claim Status

Submit New Claim

Contact GE Claim Rep

Administration

Help

Logoff

Claims on the Web - Audit Results

Thank You for using GE Claims on the Web.

You can expect your payment no later than 11/06/2001.*
Payment may be delayed if we have not received all required information from you.
Your claim requires Claim Representative review.

Borrower Name : Joe Smith

Property Address : 123 Anywhere Street
Raleigh NC 27615

Lender Loan Number : 123456

Certificate Number : 1234567890

Claim Submit Date : 10/29/2001

Claim Type : Initial

Claim Status : Pending

328

Claim For	Adjustment Reason	Adjustment Amount
Loss Section	Adjusted	
Ruleinfo	BOV Value used for rule calculations was 38000.00.	0.00
Ruleinfo	Audit disposition description set to Pay Claim	0.00
Mkt Value	Requires claim rep review due to market value variance.	0.00
Interest	Interest was adjusted from 6/1/2001 to 9/3/2001 for the amount of 989.82 due to lengthy foreclosure.	-989.82
Interest	MPV: F; Interest not adjusted because a bankruptcy was filed prior to the foreclosure starting.	0.00
Expense	The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00	-3.50
Expense	The expense item Boarding of 307.06 has been adjusted to the normal and customary amount of 100.00	-207.06
Expense	Effective dates not provided for Hazard Insurance.	0.00
Expense	Effective dates not provided for Taxes - County.	0.00
Total of Adjustments		-1,200.38

Review EOB

View Claim

Edit Originals

322

330

324

326

FIG. 11A

320

Claims on the Web - Audit Results - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Payment may be delayed. We have not yet received your request for payment from your lender.

Your claim requires Claim Representative review.

Administration

Debit/Info

Expense

Pending Reason

State Detail

Zip Code Filter

Print/Save Claim

Help

Logoff

Borrower Name : Joe Smith

Property Address : 123 Anywhere Street
Raleigh NC 27615

Lender Loan Number : 123456

Certificate Number : 1234567890

Claim Submit Date : 10/29/2001

Claim Type : Initial

Claim Status : Pending

324

326

328

Claim For Loss Section Adjusted	Adjustment Reason	Adjustment Amount
RuleInfo	BOV Value used for rule calculations was 38000.00.	0.00
RuleInfo	Audit disposition description set to Pay Claim	0.00
Mkt Value	Requires claim rep review due to market value variance.	0.00
Interest	Interest was adjusted from 6/1/2001 to 9/3/2001 for the amount of 989.82 due to lengthy foreclosure.	-989.82
Interest	MPV: F; Interest not adjusted because a bankruptcy was filed prior to the foreclosure starting.	0.00
Expense	The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00	-3.50
Expense	The expense item Boarding of 307.06 has been adjusted to the normal and customary amount of 100.00	-207.06
Expense	Effective dates not provided for Hazard Insurance.	0.00
Expense	Effective dates not provided for Taxes - County.	0.00
Total of Adjustments		-1,200.38

322

Review EOB

View Claim

Edit Originals

Audit Adjustments

Pay Hold Acquire

More Detail

Run Rules

Generate Letter

330

** If you have not chosen to have your funds wired to you, please allow for mail time.*
Email for information on how to have my funds wired to me

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FIG. 11B

340

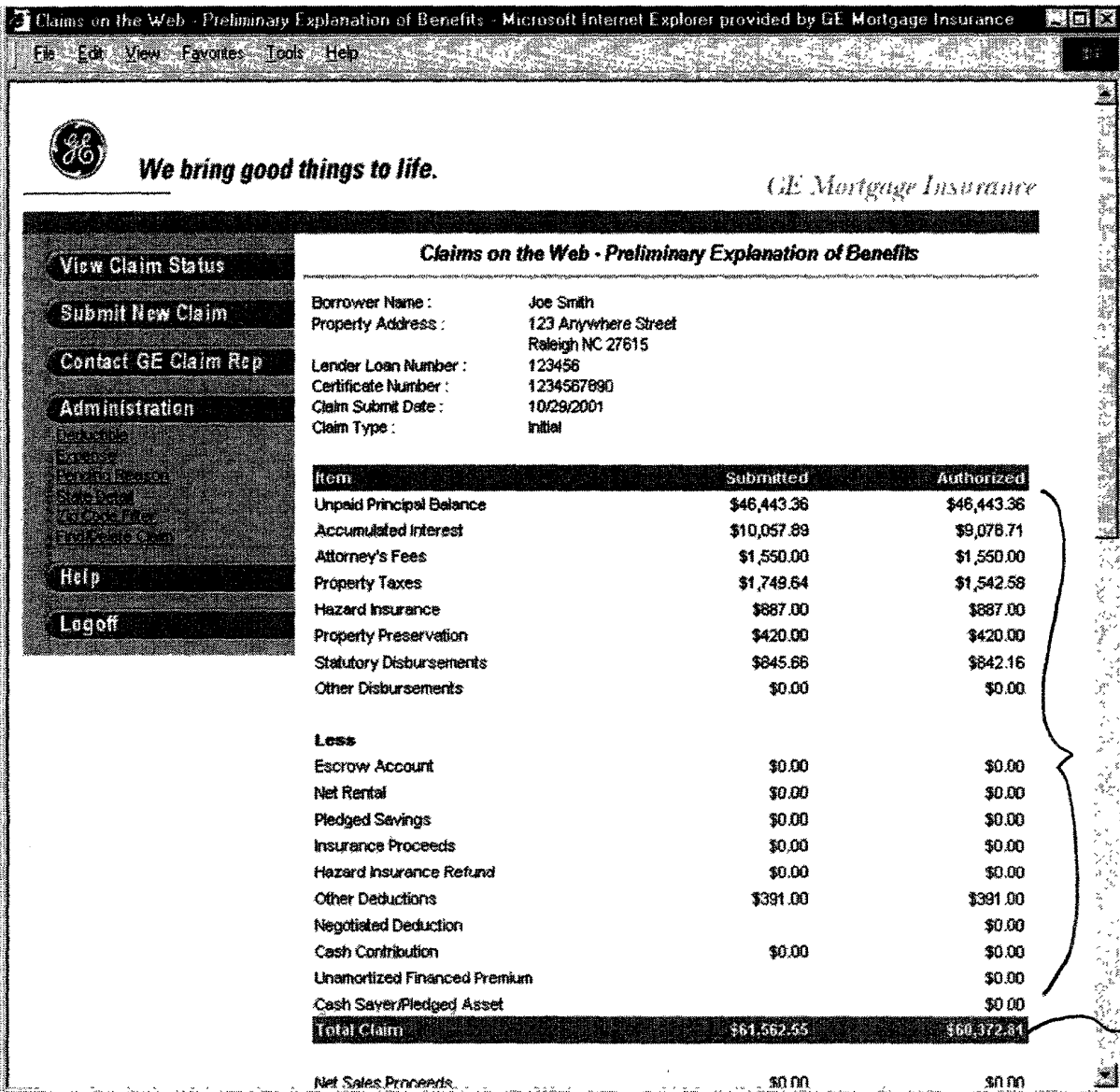


FIG. 12A

340
↓

Claims on the Web - Preliminary Explanation of Benefits - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Net Sales Proceeds	\$0.00	\$0.00
Restoration Amount		\$0.00
Loss Amount		\$60,372.81

346

Percent Coverage	30%
Guaranty Amount	\$18,111.84

348

Net Claim	\$18,111.84
------------------	--------------------

350

Partial Claim Advance	\$0.00
Advance Claim Payment	\$0.00
Preliminary Claim Payment	\$0.00
Unamortized Financed Premium	\$0.00
Premium Due	\$0.00
Additional Interest	\$0.00
Late Interest	\$0.00
Preliminary Claim	\$18,111.84

352

Reasons for Adjustments

1. Requires claim rep review due to market value variance.
2. Interest was adjusted from 6/1/2001 to 9/3/2001 for the amount of 989.82 due to lengthy foreclosure.
3. The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00
4. The expense item Boarding of 307.06 has been adjusted to the normal and customary amount of 100.00
5. Effective dates not provided for Hazard Insurance.
6. Effective dates not provided for Taxes - County.

354

Interval Calculations

From Date	To Date	Principal	Days	Rate	Per Diem	Interest
03/01/1999	05/31/2001	\$46,443.36	811	8.25%	\$10.84	\$8,631.69
09/04/2001	10/15/2001	\$46,443.36	42	8.25%	\$10.84	\$447.02

358

Event Dates

Paid To: 03/01/1999	Bankruptcy File 1: 05/14/1999
Foreclosure Start: 05/31/2000	Bankruptcy Release 1:

358

FIG. 12B

340

Claims on the Web - Preliminary Explanation of Benefits - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Partial Claim Advance	\$0.00
Advance Claim Payment	\$0.00
Preliminary Claim Payment	\$0.00
Unamortized Financed Premium	\$0.00
Premium Due	\$0.00
Additional Interest	\$0.00
Late Interest	\$0.00
Preliminary Claim	\$18,111.84

352

Reasons for Adjustments

1. Requires claim rep review due to market value variance.
2. Interest was adjusted from 6/1/2001 to 9/3/2001 for the amount of 989.82 due to lengthy foreclosure.
3. The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00
4. The expense item Boarding of 307.06 has been adjusted to the normal and customary amount of 100.00
5. Effective dates not provided for Hazard Insurance.
6. Effective dates not provided for Taxes - County.

354

Interval Calculations

From Date	To Date	Principal	Days	Rate	Per Diem	Interest
03/01/1999	05/31/2001	\$46,443.36	811	8.25%	\$10.64	\$8,631.69
09/04/2001	10/15/2001	\$46,443.36	42	8.25%	\$10.64	\$447.02

356

Event Dates

Paid To: 03/01/1999	Bankruptcy File 1: 05/14/1999
Foreclosure Start: 05/31/2000	Bankruptcy Release 1:
Foreclosure Sale: 09/04/2001	Bankruptcy File 2:
Foreclosure Restart 1:	Bankruptcy Release 2:
Foreclosure Restart 2:	Bankruptcy File 3:
Foreclosure Restart 3:	Bankruptcy Release 3:
Lender Acquire Title: 09/04/2001	Claim Submittal: 10/29/2001

358


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FIG. 12C

360

Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help



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Claims on the Web - View Claim

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claim Rep](#) | [Help](#) | [Logout](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

1. Insurance Type: Primary		2. Claim Type: Initial	
3. Mortgage Insurance Company Name: GE Mortgage Insurance Corporation		4. Date Claim Submitted: 10/29/2001	5. Date Claim Received: 10/29/2001
6. Mortgage Insurance Company Address: 6601 Six Forks Road Raleigh NC 27615		7. Mortgage Insurer Telephone Number: (800) 334-9270	
8. Certificate Number: 1234567890		9. Master Policy Number: 0000000000	
10. Borrower Name(s): Joe Smith		11. % Coverage: 30	12. Type Coverage: ST
13. Property Address:			
Street: 123 Anywhere Street			
City: Raleigh	State: NC	Zip Code: 27615	
14. Servicer Name: Abc Bank		15. Servicer Loan Number: 123456	
16. Servicer Address:			
Street: 1000 America Boulevard			
Suite 300			
City: Raleigh	State: NC	Zip Code: 276151234	
17. Payee. (Choose one) Fannie Mae (will be wired directly) Loan Number: 6666666666			

Interest Information [Jump to Top](#) | [Loan Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

18. Interest Rate: 6.00%

FIG. 13A

360
↓

Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

18. Unpaid Principal Balance: \$ 46,443.36

19. Accumulated Interest:

Note Rate (%)	From Date	To Date	# of Days	Amount
8.25	03/01/1999	10/15/2001	945	10,057.89

Accumulated Interest Total: \$ 10,057.89

Expense Information

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

20. Expenses:

Cat	Item	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
AF	Attorney Fees	09/04/2001				750.00
AF	Bankruptcy Attorney Fees	10/28/1999				800.00
HI	Hazard Insurance	12/23/1999				814.00
HI	Hazard Insurance	09/16/2001				73.00
PP	BPO	09/06/2001				85.00
PP	Lock Change	03/22/2000				60.00
PP	Winterization	03/22/2000				125.00
PP	Yard Care	06/28/2001				150.00
PT	Boarding	03/22/2000				25.00
PT	Boarding	09/04/2001				307.06
PT	Taxes - County	10/13/1999				272.71
PT	Taxes - County	04/11/2000				283.83
PT	Taxes - County	10/16/2000				283.83
PT	Taxes - County	04/06/2001				577.21
SD	Attorney Out-Of-Pocket	09/04/2001				175.98
SD	Attorney Out-Of-Pocket	09/04/2001				183.18
SD	Attorney Out-Of-Pocket	09/04/2001				283.00
SD	Bankruptcy Costs	10/28/1999				203.50

Attorney's Fees Total:	\$ 1,550.00	Property Taxes Total:	\$ 1,749.64
Hazard Insurance Premiums	\$ 887.00	Property Preservation Costs	\$ 420.00
Total:		Total:	
Statutory Disbursements	\$ 845.66	Other Disbursements Total:	\$ 0.00
Total:			
Expense Total: \$ 5,452.30			

Deductible Items

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

21. Escrow Account Balance:

FIG. 13B

360



Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

21. Escrow Account Balance: (This balance should be positive; expenses paid after default should be listed in the Expense Information section above.)	\$ 0.00
22. Net Rental Proceeds:	\$ 0.00
23. Pledge Savings, Buydowns, or Other Funds Held for Insured:	\$ 0.00
24. Insurance Proceeds:	\$ 0.00
25. Hazard Insurance Refund:	\$ 0.00
26. Cash Contribution:	\$ 0.00
27. Other Deductions (e.g. unapplied bankruptcy payments, etc.):	\$ 391.00
28. Deductible Items Total	\$ 391.00
29. Total Claim Amount	\$ 61,562.55
30. Less Adjustments (Net Proceeds Received from Sale of Property) Presale Date:	\$ 0.00
31. Adjusted Claim Amount	\$ 61,562.55
32. Comments: (Any comments entered here will require a manual review.)	

Property Value Information

33. Current Market Value:	\$ 38,000.00	Value Date:	
Servicer/Investor Value:	\$ 55,900.00	Value Date:	08/28/2001

Access Information

34. Property status: Unknown

Key to property may be obtained from: Telephone:

Additional Information

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Bottom](#)

35. Additional dates

Loan Due Date:	04/01/1999
Foreclosure Start Date:	05/31/2000
Foreclosure Sale Date:	09/04/2001
Lender Acquired Title Date:	09/04/2001

36. Bankruptcy Dates (most recent first)

Bankruptcy Filed Date:	Bankruptcy Discharged Date:	Foreclosure Restart Date:
------------------------	-----------------------------	---------------------------

FIG. 13C



Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Bankruptcy Filed Date: Bankruptcy Discharged Date: Foreclosure Restart Date:

1. 05/14/1999
2.
3.

Claims Authorization and Submission [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#)

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the Insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitter's Name: Unavailable
Submitter's Title/Department: Unavailable
Contact Name: Jane M. Smith
Contact Phone: (555) 555-1212
Contact Email: jane.m.smith@abcbank.com

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

The following statement applies to insured parties residing in and to those who make claims with respect to insured loans secured by properties located in New Jersey: ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

Other jurisdictions have laws that apply to insured parties and to those who make claims with respect to properties located in their respective areas which: MAKE IT A CRIME FOR PERSONS WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY TO FILE A STATEMENT OF CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION. SUCH PERSONS ARE SUBJECT TO PROSECUTION AND PUNISHMENT FOR INSURANCE FRAUD. PENALTIES MAY INCLUDE FINES AND/OR IMPRISONMENT.

Among these jurisdictions are: Alaska, Delaware, Florida, Idaho, Indiana, Nevada, New Hampshire, New York and Ohio.


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FIG. 13D

380

Claims on the Web - Edit Originals Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Edit Originals

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claim Rep](#) | [Help](#) | [Logout](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

1. Insurance Type: Primary		2. Claim Type: Initial	
3. Mortgage Insurance Company Name: GE Mortgage Insurance Corporation		4. Date Claim Submitted: 10/29/2001	5. Date Claim Received: 10/29/2001
6. Mortgage Insurance Company Address: 6601 Six Forks Road Raleigh NC 27615		7. Mortgage Insurer Telephone Number: (800) 334-9270	
8. Certificate Number: 1234567890		9. Master Policy Number: 0000000000	
10. Borrower Name(s): Joe Smith		11. % Coverage: 90	12. Type Coverage: ST
13. Property Address Street: 123 Anywhere Street City: Raleigh State: NC Zip Code: 27615			
14. Servicer Name: Abc Bank		15. Servicer Loan Number: 123456	
16. Servicer Address: Street: 1000 America Boulevard Suite 300 City: Raleigh State: NC Zip Code: 276151234			
17. Dealer (if home sale)			

FIG. 14A

380

Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

17. Payee: (Choose one)

☐ Servicer (same address as above)

☒ Fannie Mae (will be wired directly) Loan Number: 8888888888

☐ Freddie Mac (will be wired directly) Loan Number:

☐ Other

Name:

Loan Number:

Street:

City:

State: Zip Code:

Claim Ack Org: B222224C9F

Claim Ack Addr ID: CLAIMS03

Payee Org: 0000571943

Payee Addr ID: CLAIMS

Interest Information

Jump to [Top](#) | [Loan Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

18. Unpaid Principal Balance: \$ 46443.36

19. Accumulated Interest:

Note Rate (%)	From Date	To Date	# of Days	Amount
8.25	01/01/2001	10/15/2001	345	10,957.59

Note Rate: % From Date: (mm/dd/yyyy) To Date: (mm/dd/yyyy)

Add Modify Delete

- To **Add** a new row, enter the Interest Rate, the From Date, and the To Date and click the **Add** button.
- To **Modify** an existing row,
 - IE users: double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
 - Netscape users: single-click on the row you want to modify and click the **Modify** button. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
- To **Delete** an existing row, single-click on the row you want to delete. The row will be highlighted. Click the **Delete** button.

10,957.59

FIG. 14B

380

Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Accumulated Interest Total: \$ 10,057.89

Expense Information

[Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

20. Expenses:

Cal	Item	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
AF	Attorney Fees	09/04/2001				736.00
AF	Bankruptcy Attorney Fees	10/28/1999				800.00
HI	Hazard Insurance	12/23/1999				814.00
HI	Hazard Insurance	09/18/2001				73.00
PP	BPO	09/06/2001				85.00

Item:
Effective Start Date:
☐ Required

Date Paid: (mm/dd/yyyy)
Effective End Date:
☐ Required

Amount:
Monthly Payment Amount:
☐ Required

- To **Add** a new row, enter the interest Rate, the From Date, and the To Date and click the **Add** button.
- To **Modify** an existing row,
 - IE users: double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
 - Netscape users: single-click on the row you want to modify and click the **Modify** button. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
- To **Delete** an existing row, single-click on the row you want to delete. The row will be highlighted. Click the **Delete** button.

Attorney's Fees Total	\$ 1,550.00	Property Taxes Total	\$ 1,749.64
Hazard Insurance Premiums Total	\$ 887.00	Property Preservation Costs Total	\$ 420.00
Statutory Disbursements Total	\$ 845.66	Other Disbursements Total	\$ 0

Expense Total: \$ 5,452.30

Deductible Items

[Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

21. Escrow Account Balance:

FIG. 14C

380

Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

(This balance should be positive; expenses paid after default should be listed in the Expense Information section above.)

22. Net Rental Proceeds:	\$	0.00
23. Pledge Savings, Buydowns, or Other Funds Held for Insured:	\$	0.00
24. Insurance Proceeds:	\$	0.00
25. Hazard Insurance Refund:	\$	0.00
26. Cash Contribution:	\$	0.00
27. Other Deductions (e.g. unapplied bankruptcy payments, etc.):	\$	391.00
28. Deductible Items Total	\$	391.00
29. Total Claim Amount	\$	61,562.55
30. Less Adjustments (Net Proceeds Received from Sale of Property)	\$	0.00
31. Adjusted Claim Amount	\$	61,562.55

32. Comments: (Any comments entered here will require a manual review.)

Property Value Information

33. Current Market Value: \$ 38,000.00 Value Date:

Service/Investor Value: \$ 55,900.00 Value Date: 08/28/2001 (mm/dd/yyyy)

Access Information

34. Is property ☐ vacant ☐ occupied ☒ unknown?

Key to property may be obtained from: Telephone:

Home to Top Home Info Interest Info Expense Info Deductible Items Comments Return

FIG. 14D

380

Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Additional Information [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Bottom](#)

35. Additional dates

Loan Due Date: (mm/dd/yyyy)

Foreclosure Start Date: (mm/dd/yyyy)

Foreclosure Sale Date: (mm/dd/yyyy)

Lender Acquired Title Date: (mm/dd/yyyy)

36. Bankruptcy Dates (most recent first)

	Bankruptcy Filed Date:	Bankruptcy Discharged Date:	Foreclosure Restart Date:
1.	<input type="text" value="05/14/1999"/> (mm/dd/yyyy)	<input type="text"/> (mm/dd/yyyy)	<input type="text"/> (mm/dd/yyyy)
2.	<input type="text"/> (mm/dd/yyyy)	<input type="text"/> (mm/dd/yyyy)	<input type="text"/> (mm/dd/yyyy)
3.	<input type="text"/> (mm/dd/yyyy)	<input type="text"/> (mm/dd/yyyy)	<input type="text"/> (mm/dd/yyyy)

Claims Authorization and Submission [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#)

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the Insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitter's Name:

Submitter's Title/Department:

Contact Name:

Contact Phone:

Contact Email:

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

FIG. 14E

380

Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Claims Authorization and Submission

[Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#)

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitter's Name: Unavailable
Submitter's Title/Department: Unavailable
Contact Name: Jane M. Smith
Contact Phone: (555) 555-1212
Contact Email: jane.m.smith@abcbank.com

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

The following statement applies to insured parties residing in and to those who make claims with respect to insured loans secured by properties located in New Jersey: **ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.**

Other jurisdictions have laws that apply to insured parties and to those who make claims with respect to properties located in their respective areas which: **MAKE IT A CRIME FOR PERSONS WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY TO FILE A STATEMENT OF CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION. SUCH PERSONS ARE SUBJECT TO PROSECUTION AND PUNISHMENT FOR INSURANCE FRAUD. PENALTIES MAY INCLUDE FINES AND/OR IMPRISONMENT.**

Among these jurisdictions are: Alaska, Delaware, Florida, Idaho, Indiana, Nevada, New Hampshire, New York and Ohio.


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FIG. 14F

400

Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help



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Claims on the Web - Audit Adjustments

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claim Rep](#) | [Help](#) | [Logout](#)

Loan Information

Certificate Number : 1234567890
Master Policy Number : 0000000000
Claim Submit Date : 10/29/01
Claim Type : Initial

Jump to [Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Info](#) | [Bottom](#)

Interest Information

Item	Original	Authorized
UPB	\$ 46,443.36	\$ 46,443.36

Jump to [Top](#) | [Loan Info](#) | [Expense Info](#) | [Deductible Info](#) | [Bottom](#)

UPB Override Explanation

Adjustment Amount (override value - original value): \$ 0.00

Original Interest

Calculated with Original Unpaid Principal Balance

Note Rate (%)	From Date	To Date	# of Days	Amount

FIG. 15A

400

Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Original Interest

Calculated with Original Unpaid Principal Balance

Note Rate (%)	From Date	To Date	# of Days	Amount
8.25	03/01/1999	10/15/2001	945	10,057.89

Accumulated Original Interest Total: \$ 10,057.89

System Audit Interest

Calculated with Authorized Unpaid Principal Balance

Note Rate (%)	From Date	To Date	# of Days	Amount
8.25	03/01/1999	07/11/2001	810	8,611.05
8.25	09/04/2001	10/15/2001	42	447.02

Accumulated System Audit Interest Total: \$ 9,068.07

Override Interest

Calculated with Authorized Unpaid Principal Balance

Prefill Override With:

Note Rate (%)	From Date	To Date	# of Days	Amount
---------------	-----------	---------	-----------	--------

Note Rate: From Date: (mm/dd/yyyy) To Date: (mm/dd/yyyy)

In nn

FIG. 15B

400

Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Accumulated Override Interest Total: \$ 0.00

Current Interest Audit Results
Interest was adjusted from 6/1/2001 to 9/3/2001 for the amount of 989.82 due to lengthy foreclosure.

Interest Override Adjustment Explanations

Adjustment Amount (override value - original value): \$ 0.00

Original and System Audit Expenses

[Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Deductible Info](#) | [Bottom](#)

Col	Item	Seq	Date Paid	Effective Start	Effective End	Monthly Amt	Orig Amount	Sys Aud Amount
AF	Attorney Fees	10	03/04/2001				750.00	750.00
AF	Bankruptcy At	20	10/28/1999				800.00	800.00
PT	Taxes - Count	21	10/13/1999				272.71	272.71
PT	Taxes - Count	22	04/11/2000				283.83	283.83
PT	Taxes - Count	23	10/16/2000				283.83	283.83

	Attorney's Fees	Property Taxes	Hazard Insurance	Property Preservation	Statutory Disbursements	Other Disbursements
Submitted	\$ 1,550.00	\$ 1,749.64	\$ 887.00	\$ 420.00	\$ 845.66	\$ 0.00
Authorized	\$ 1,550.00	\$ 1,542.58	\$ 887.00	\$ 420.00	\$ 842.16	\$ 0.00

Override Expenses

Add Expense Item to Override From: Original

Col	Item	Seq	Date Paid	Effective Start	Effective End	Monthly Amt	Amount

FIG. 15C

400

Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Override Expenses

Add Expense Item to Override From: **Original**

Cat	Item	Seq	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
	Item: Abandoned Car Removal		Date Paid: 09/06/2001 (mm/dd/yyyy)	Effective Start Date:			
	Amount:			Effective End Date:			
				Monthly Payment Amount:			

☐ Required
☐ Required
☐ Required

Current Expense Audit Results

The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00
 The expense item Boarding of 307.06 has been adjusted to the normal and customary amount of 100.00
 Effective dates not provided for Hazard Insurance.
 Effective dates not provided for Taxes - County.

Expense Override Adjustment Explanations

Adjustment Amount (override value - original value): \$ **0.00**

Deductibles

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Bottom](#)

Item	Original	System Audit	Override

FIG. 15D

400

Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Item	Original	System Audit	Override
Escrow Account Balance	\$ 0.00	\$ 0.00	\$
Net Rental Proceeds	\$ 0.00		\$
Pledge Savings, Buydowns, or Other Funds Held for Insured	\$ 0.00		\$
Insurance Proceeds	\$ 0.00		\$
Hazard Insurance Refund	\$ 0.00		\$
Cash Contribution	\$ 0.00		\$
Other Deductions	\$ 391.00		\$
Unamortized Premium	\$ 0.00		
Cash Saver Assets	\$ 0.00		
Pledged Assets	\$ 0.00		

Current Deductible Audit Results

Deductible Override Adjustment Explanations

Adjustment Amount (override value - original value): \$ 0.00

Item	Original	System Audit	Override
Presale Proceeds	\$ 0.00		\$
Presale Date			

Presale Override Explanation

FIG. 15E

400

Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Pledged Assets \$ 0.00

Current Deductible Audit Results

Deductible Override Adjustment Explanations

Adjustment Amount (override value - original value): \$ 0.00

Item	Original	System Audit	Override
Presale Proceeds	\$ 0.00		
Presale Date			

Presale Override Explanation

Adjustment Amount (override value - original value, if original value is nonzero): \$ 0.00

[Jump to Top](#) | [Loan info](#) | [Interest info](#) | [Expense info](#) | [Deductible info](#)

All actions, except Cancel, will **save all changes** before moving to the next screen.

[Edit Originals](#) [Run Rules](#) [Cancel](#)

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FIG. 15F

420

Claims on the Web - Pay Hold Acquire - Microsoft Internet Explorer provided by GE Mortgage Insurance
File Edit View Favorites Tools Help

We bring good things to life.

GE Mortgage Insurance

View Claim Status

Submit New Claim

Contact GE Claim Rep

Administration

[Deposits](#)

[Expenses](#)

[Financial History](#)

[State Detail](#)

[Zip Code Filter](#)

[First Order Claim](#)

Help

Logout

Claims on the Web - Pay Hold Acquire

Certificate #	1234567890	Disposition	PAY CLAIM
X Ref Certificate #	0000000000	BPO Value	\$ 38,000.00
Utility	\$ 15.00	Servicer BPO Value	\$ 55,900.00
Yard Care	\$ 100.00	Net On Sale Factor	93.00 %
Hazard Insurance	\$ 0.00	Preclaim Sale Savings	\$ 0.00
Home Owner Dues	\$ 0.00	Acquisition Savings	\$ -4,096.18
Water	\$ 0.00	Materiality	-10.7794 %
Estimated Months To Market	6	Title Report	\$ 500.00
Total Upkeep	\$ 1,410.00	GE BPO	\$ 300.00
Tax (6 months)	\$ 0.00	Environmental Inspection	\$ 75.00
Repairs	\$ 0.00	Additional Interest	\$ 0.00
GE Cost Factor	6.0000 %	Additional Expenses	\$ 0.00
Cost of Funds	\$ 8,460.00	Other	\$ 0.00
Total Additional Costs	\$ 9,870.00	Cost Of Info	\$ 875.00
Exposure	\$ 0.00	Cash For Keys	\$ 0.00
		Estimated Claim Amount	\$ 55,267.17

All actions (View Claim, More Detail, Run Rules) will take place on the Initial Claim for this property.
All actions, except Cancel, will save all changes before moving to the next screen

View Claim
More Detail
Run Rules
Cancel


424
 422

FIG. 16

440

Claims on the Web - More Detail - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help



We bring good things to life.

GE Mortgage Insurance

View Claim Status

Submit New Claim

Contact GE Claim Rep

Administration

[Portfolio](#)

[Expense](#)

[Pending Reason](#)

[Stat Data](#)

[XRef Data](#)

[Pool Data](#)

Help

Logout

Claims on the Web - More Detail

<p>Certificate #: 1234567890</p> <p>XRef Certificate #: 0000000000</p> <p>Claim Type: Initial</p> <p>Claim Submit Date: 10/29/2001</p> <p>Delinquency Category: 45</p>	<p>Disposition: PAY CLAIM</p> <p>Cert Effective Date: 12/10/1996</p> <p>Reported Delinquency: 05/24/1999</p> <p>Monthly Premium: NO</p> <p>Specified Coverage: NO</p>	<p>Claim Status: Pending</p> <p>Pending Reason:</p> <div style="border: 1px solid #ccc; padding: 5px;"> <p>12 mo. Pay History</p> <p>24 mo. Pay History</p> <p>Acquisition Decision</p> <p>Attorney Fee Breakdown</p> <p>BPO</p> </div> <p>(Hold CTRL & Click for Multiple Select)</p>
--	--	--

<p>Verified Claim: \$60,372.81</p> <p>Advanced: \$ <input type="text"/></p> <p>Partial: \$ <input type="text" value="0.00"/></p> <p>Preliminary: \$ <input type="text" value="0.00"/></p> <p>Restoration Amount: \$ <input type="text" value="0.00"/></p>	<p>Preliminary Received: <input type="text" value="MM/DD/YYYY"/></p> <p>Preliminary Audit By: <input type="text"/></p> <p>Audited By: <input type="text"/></p> <p>Audit Date: <input type="text"/></p> <p>Last REO Download: 10/16/2001</p>	<p>Docs Requested Date: <input type="text" value="MM/DD/YYYY"/></p> <p>Docs Received Date: <input type="text" value="MM/DD/YYYY"/></p> <p>Requested Addtl Docs Date: <input type="text" value="MM/DD/YYYY"/></p> <p>Addtl Docs Received Date: <input type="text" value="MM/DD/YYYY"/></p>
---	---	---

<p>File Location: <input type="text" value="C-LMB"/></p> <p>SPDL #: <input type="text"/></p> <p>XRef SPDL #: <input type="text"/></p> <p>Cert Level: 0</p> <p>SPDL #: <input type="text"/></p>	<p>Workout Code: <input type="text"/></p> <p>Workout By: <input type="text"/></p> <p>Workout Date: <input type="text"/></p> <p>Workout Approval: <input type="text"/></p>	<p>Pool Policy#: 0000000000</p> <p>MPV's: FL</p> <p>Subject To: 0000064</p> <p>Note Rate: 8.25 %</p> <p>Must Buy: <input type="checkbox"/></p> <p>% Cov: <input type="text" value="30"/></p> <p>LPMI Pool#: 0</p>
--	---	---

All actions, except Cancel, will save all changes before moving to the next screen.

FIG. 17A

440

Claims on the Web - More Detail - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Submit New Claim

Contact GE Claim Rep

Administration

Reductive

Express

Review/Cancel

Submit

Go Back To

Print/Save Claim

Help

Logoff

Certificate #: 1234567890

XRef Certificate #: 0000000000

Claim Type: Initial

Claim Submit Date: 10/29/2001

Delinquency Category: 45

Verified Claim: \$60,372.81

Advanced: \$

Partial: \$ 0.00

Preliminary: \$ 0.00

Restoration Amount: \$ 0.00

File Location: C-LMB

SPDL #:

XRef SPDL #:

Cert Level: 0

SPDL #:

Disposition: **PAY CLAIM**

Cert Effective Date: 12/10/1996

Reported Delinquency: 05/24/1999

Monthly Premium: NO

Specified Coverage: NO

Preliminary Received: MM/DD/YYYY

Preliminary Audit By:

Audited By:

Audit Date:

Last REO Download: 10/16/2001

Workout Code:

Workout By:

Workout Date:

Workout Approval:

Claim Status: Pending

Pending Reason:

12 mo. Pay History

24 mo. Pay History

Acquisition Decision

Attorney Fee Breakdown

BPO

(Hold CTRL & Click for Multiple Select)

Docs Requested Date: MM/DD/YYYY

Docs Received Date: MM/DD/YYYY

Requested Addtl Docs Date: MM/DD/YYYY

Addtl Docs Received Date: MM/DD/YYYY

Pool Policy#: 0000000000

MPY's: FL

Subject To: 0000064

Note Rate: 8.25 %

Must Buy: ☐

% Cov: 30

LPMI Pool#: 0

All actions, except Cancel, will save all changes before moving to the next screen.

Pay Hold Acquire

Edit Originals

Audit Adjustments

Run Rules

Cancel


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FIG. 17B

460

Claims on the Web - Generate Settlement Letter - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

**We bring good things to life.**

GE Mortgage Insurance

Claims on the Web - Generate Settlement Letter

View Claim Status

Submit New Claim

Contact GE Claim Rep

Administration

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[Feedback](#)

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[Log off](#)

Investor:

☒ Fannie Mae

☐ Freddie Mac

☐ Other/None

Check to include:

☒ Wire Transfer

☐ Investigations (Settlement Letter Only)

☐ Negotiated Settlement (General Primary/Pool Only)

Automated Paragraphs: (not editable)

☒ 90 Day Supplemental

☐ Deed Delivery Paragraph

☒ Additional Conditions Paragraph

☐ California Disclaimer Paragraph

☐ Extended Coverage Paragraph

Generate Letter

462

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FIG. 18



480

General Electric
Mortgage Insurance Corporation

A unit of GE Capital Mortgage Corporation
6601 Six Forks Road, Raleigh, NC 27615
919 846-4100

October 26, 2001

Thomas W. Lind
Wheda
Box 1728
Madison, WI 537011728

Re: Claim for Loss Settlement
Borrower Name: Gary L. Bergmann
Property Address: 1102 Goold Street
Racine, WI 53402
Lender Loan Number: 095056600
Certificate Number: 7950347430
Claim Submit Date: 10/16/2001
Claim Type: Initial

Dear Mr. Lind:

Enclosed are funds in the amount of \$0.00 and your Explanation of Benefits representing full claim settlement for the loss sustained by you in the sale of the property secured under the above-referenced Claim for Loss.

This payment is offered as full and final settlement of GE Mortgage Insurance Corporation's liability under the referenced certificate. You may submit a Supplemental Claim for Loss for claimable expenses which were not claimed on the original Claim for Loss.

Any amounts paid to you under applicable fire, hazard, and extended coverage policies which are in excess of the cost of restoring and repairing the property must be forwarded to GE Mortgage Insurance.

We appreciate the opportunity to serve you. If you have questions, please call me at (919) 846-4198.

Sincerely,

Patt O. Kelly
Claim Representative, Claims Operations

Enclosure

Rev. A/03-03-97

FIG. 19A

480

482

Final Explanation of Benefits
October 26, 2001

Borrower Name: Gary L. Bergmann
 Property Address: 1102 Goold Street
 Racine, WI 53402
 Lender Loan Number: 095056600
 Certificate Number: 7950347430
 Claim Submit Date: 10/16/2001
 Claim Type: Initial

Item	Submitted	Authorized
Unpaid Principal Balance	\$55,220.04	\$55,220.04
Accumulated Interest	\$7,631.87	\$7,631.87
Attorney's Fees	\$1,375.00	\$1,375.00
Property Taxes	\$1,963.99	\$1,963.99
Hazard Insurance	\$177.08	\$177.08
Property Preservation	\$1,025.00	\$1,025.00
Statutory Disbursements	\$1,171.08	\$1,171.08
Other Disbursements	\$0.00	\$0.00
Less		
Escrow Account	\$14.70	\$80.48
Net Rental	\$0.00	\$0.00
Pledged Savings	\$0.00	\$0.00
Insurance Proceeds	\$0.00	\$0.00
Hazard Insurance Refund	\$0.00	\$0.00
Other Deductions	\$0.00	\$0.00
Negotiated Deduction		\$0.00
Cash Contribution	\$0.00	\$0.00
Unamortized Financed Premium		\$0.00
Cash Saver/Pledged Asset		\$0.00
Total Claim	\$68,549.36	\$68,483.58
Net Sales Proceeds	\$51,907.40	\$51,909.37
Restoration Amount		\$0.00
Primary Settlement		\$16,609.91
Loss Amount		\$0.00
Percent Coverage		100%
Guaranty Amount		\$68,483.58
Net Claim		\$0.00
Partial Claim Advance		\$0.00
Advance Claim Payment		\$0.00
Preliminary Claim Payment		\$0.00
Unamortized Financed Premium		\$0.00
Premium Due		\$0.00
Additional Interest		\$0.00
Late Interest		\$0.00
Pool Settlement		\$0.00
Primary Settlement		\$16,609.91
Final Claim		\$16,609.91

480

Reasons for Adjustments

484

1. Accrued interest computed through the sale date.
2. Escrow adjusted to delete monthly PMI premiums, any refund of premium will be made by our Policy Servicing department, after claim settlement.
3. Adjusted net \$51,907.40 to \$51,909.37, or by \$1.97 late charge included with sewer & water.

Interval Calculations

From Date	To Date	Principal	Days	Rate	Per Diem	Interest
01/01/2000	10/12/2001	\$55,220.04	642	7.75%	\$11.89	\$7,631.87

Event Dates


Paid To:	01/01/2000	Bankruptcy File 1:	09/19/2000
Foreclosure Start:	04/20/2000	Bankruptcy Release 1:	04/11/2001
Foreclosure Sale:	06/21/2001	Bankruptcy File 2:	
Foreclosure Restart 1:		Bankruptcy Release 2:	
Foreclosure Restart 2:		Bankruptcy File 3:	
Foreclosure Restart 3:		Bankruptcy Release 3:	
Lender Acquire Title:	08/20/2001	Claim Submittal:	10/16/2001

FIG. 19C

500

Claims on the Web - Claim Status Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Claim Status

Welcome to Claims on the Web, Allison!

502 View Claim Status

504 Submit New Claim

Contact GE Claim Rep

Administration

Home

Claims

Policy/Account

Sales Detail

Loan Code Filter

Find Claims Group

506 Help

Logoff

<input checked="" type="radio"/> Individual claim	Certificate Number:	
<input type="radio"/> Claims submitted	Optional	
<input type="radio"/> Claims audited and scheduled for payment	Start Date:	04/29/2001
<input type="radio"/> Claims pending additional information	End Date:	
<input type="radio"/> Claims settled	Claim Type:	All
	Submitter ID:	
	Service Org:	B22222
	Investor Code:	
	Initials:	ANP

Search

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FIG. 20

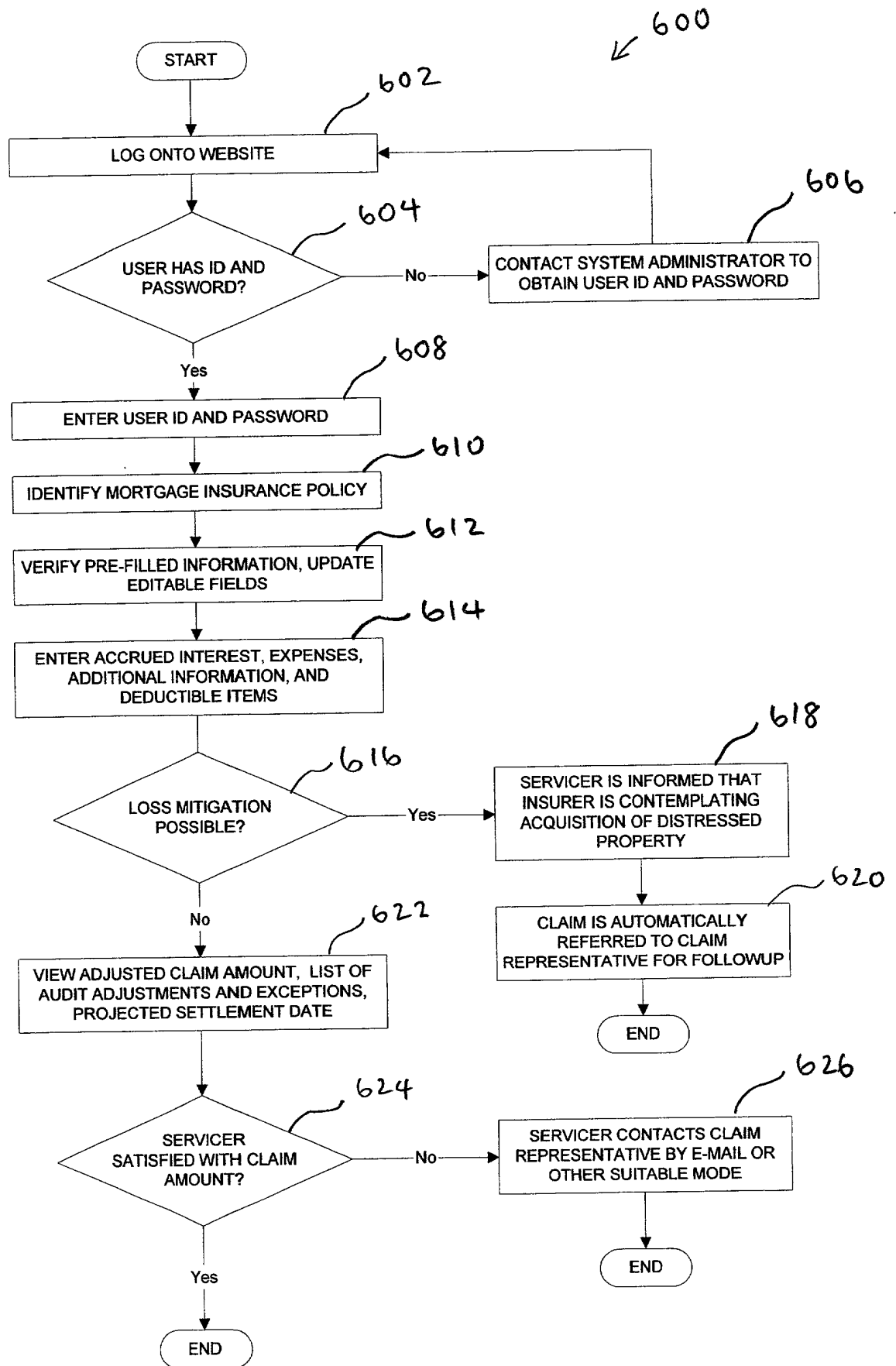


FIG. 21

Rule

Triggering Factor(s)

Automation Logic

Pseudocode

Nbr of inspections should not exceed the number of months between loan due date and claim submit date.

of inspections > # months between loan due and claim submit.

Zero out expense amount on extra inspection expense items. Rule output message "Only one inspection per month is claimable. Your extra inspections have been deducted from the claim."

Determine Documents Required
Presale Settlement Statement

Presale w/ savings
Workout P w/ A and the
presold proceeds are not
present (0.00)

In addition to this rule; Download workout information at cat 45 & 50. In that download.. If the workout is Presale with "A" eval and no proceeds present, update the status to "pending" and the documents required to "presale settlement statement"

Validate presold proceeds

The presold proceeds are > 0 and; The difference between the presold proceeds and the net on sale (from presale offer screen) is more than 1% of the net on sale amount

Update the status to "pending" and the documents required to "presale settlement statement". Update the docs requested date to current date unless there is already a non-blank date in it

Cert level special deal, must be reviewed by claim rep(This only applies if there is a claim impact- If claim impact="Y" If not a "Y", do not pend. Confirm that only claim impact deals are downloaded to the DB.

cert level special deal on
claimspecialdeal table

Update status to "pending" and update docs required to "TBD based on auditor review"

If cert level spdl > spaces, set status to "pending", set docs required to "TBD based on auditor review"

Hazard Refund, if present in deductible section, do not prorate hazard insurance expense.

Hazard Refund > 0 and
expense item Hazard
insurance exists.

Retract fact that would cause prorating to happen.

If hazard refund > 0 and there is a fact that says "hazard to prorate", retract that fact.

User BOV;compare to GE BOV

If GE BOV and user BOV are both present, and the user BOV is < 90% or > 110% of GE BOV.

Set status to "Pending" Set docs required to "Claim Rep Review". Rule output message of "Requires claim rep review due to market value variance."

If ge bov > user bov divide user bov by ge bov. If result is < .90 or > -1.10, set status to "pending", set docs required to "Claim Rep Review", set output message to "Requires claim rep review due to market value variance"

700

Comments entered	Comments > spaces	Set status to "Pending". Set docs required to "Claim Rep Review". Rule output message of "Comments entered must be reviewed by GE Claim Rep."
Occupied Status	isProperty/Vacant = 0	If disposition is "Acquire" set status to "Pending". Set docs required to "Access Information". Update the docs requested date to current date unless there is already a non-blank date in it. Rule output message of "Your claim is under further review for possible acquisition. Please notify GE when property is vacant"
Unknown Status	isProperty/Vacant = 0	If disposition is "Acquire" set status to "Pending". Set docs required to "Access Information". Rule output message of "Your claim is under further review for possible acquisition. Please notify GE when property is vacant"
Foreclosure start date exists without a foreclosure sale date or presale date.		Set status to "pending". Set docs required to "Foreclosure sale date" Update the docs requested date to current date unless there is already a non-blank date in it. Rule Output message of "F/C start date without F/C sale date or presale date".
PMI under different expense name	Expense amount is exactly the same as the pmi amount from RMG.	Update that expense amount to 0 Rule Output message of "Mortgage insurance premium filed as (expense item) is not allowable and has been deducted from the claim". Same as current Hazard Insurance expense proration.
Prorate Flood Insurance	Flood Insurance expense present with effective from and to dates	Same as current Hazard Insurance expense proration.
Prorate Earthquake Insurance	Earthquake Insurance expense present with effective from and to dates	Same as current Hazard Insurance expense proration.
Prorate Taxes	Taxes expense item exists with effective from and to dates	Same as current Hazard Insurance expense proration.

Cash Contribution	Cash Contribution entered on claim form not = cash contribution from mainframe	Set status to "pending". Set docs required to "Claim Rep Review". Rule Output message of "Manual review required due to discrepancy with the cash contribution amount of the approved workout". Set initialDisposition (ClaimDetail) to the auditDisposition value. Set status to pending. Docs required to "Claim Rep Review". Rule output message of "Interest rate missing". Do not change the file location to a claim rep. Rule output message of "The hazard insurance expense that was paid on "exp pd dt "has been prorated from" eff from dt "to" eff to dt "at" per diem. Rule output message of "Final claim includes the full unamortized financed premium amount of \$" pmiPremiumAmt".	isFinancedPremium = 1
Update initial audit disposition	timesRulesRun is 0	Rule output message of "There may be a separate check coming for the loss mitigation efforts on this certificate"	auditDisposition = "presold" or "acquire", and isCashSaverAdvantage = 1 or isCashSaverNewSouth = 1 or isNavyFederalPledgedAsset = 1
0 interest rate	If interest rate is zero		
Investigations file location	When file location begins with "I"		
Letter Text	Hazard has been prorated		
Letter Text	Single Financed Premium product		
Letter Text	CashSaver product		

700

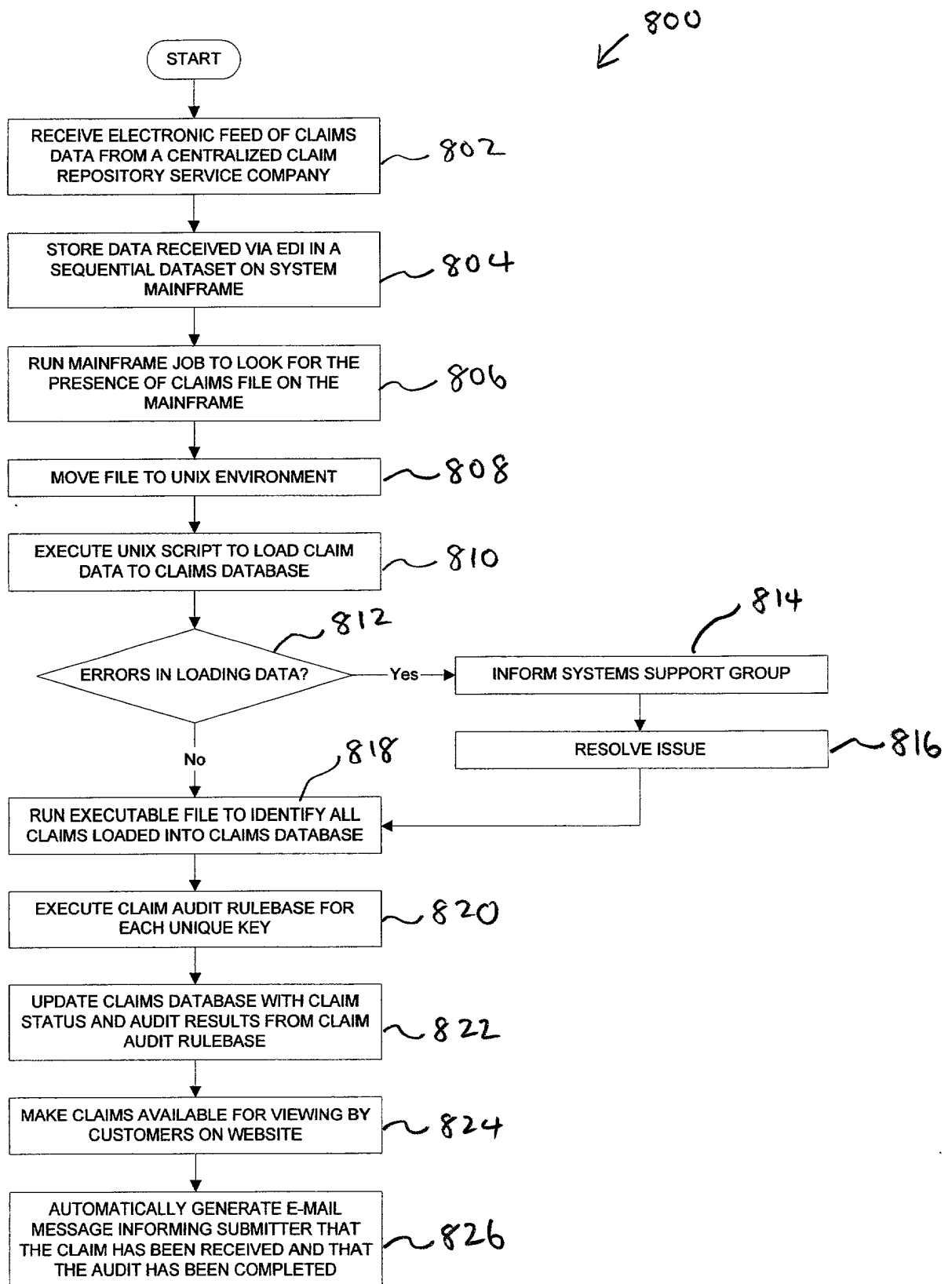


FIG. 23